

# **EXHIBIT F**





Wells Fargo Home Mortgage  
PO Box 9065  
Ternecula, CA 92589-9065

Return Address only  
Do not send payments to this address

August 16, 2016

DIANNE L FITCH  
73 KAY ST  
CUMBERLAND, RI 02864-2312

Dear DIANNE L FITCH:

Subject: Loan number **11681222**

Our records indicate that your loan is in default for failure to make payments due. Unless the payments on your loan can be brought current by September 20, 2016, it will become necessary to require immediate payment in full (also called acceleration) of your Mortgage Note and pursue the remedies provided for in your Mortgage or Deed of Trust, which include foreclosure.

To cure the default you must pay the total delinquency against your account, which as of today's date is:

Past Due Payments	\$7,075.34
Late Charge Balance	\$105.24
Other Fees	\$0.00
Unapplied Funds	-\$525.14
<b>Total Delinquency as of August 16, 2016</b>	<b>\$6,655.44</b>

To avoid the possibility of acceleration, you must pay this amount on or before September 20, 2016, to **Wells Fargo Home Mortgage, 3440 Flair Drive, El Monte, CA 91731**. For the loan to be current and not in default, any additional monthly payments, late charges and other charges that may be due under the note, mortgage and applicable law after the date of this notice must also be paid.

If funds are not received by the above referenced date, we will proceed with acceleration. Once acceleration has occurred, we may take steps to terminate your ownership in the property by a foreclosure proceeding, which could result in Lender or another person acquiring ownership of the property. If foreclosure is initiated, you have the right to assert in the foreclosure proceeding, or to bring a court action to assert, the non-existence of a default, to argue that you did keep your promises and agreements under the Mortgage Note and Mortgage, and to present any other defenses that you may have.

You have the right to reinstate your Mortgage Note and Mortgage or Deed of Trust after acceleration, and to have enforcement of the Mortgage discontinued and to have the Mortgage Note and Mortgage remain fully effective as if acceleration had never been required. However, any future negotiations attempting to reinstate your loan or any payment of less than the full amount due shall not require Wells Fargo Bank, N.A.'s waiver of the acceleration unless otherwise agreed to, in writing, by Wells Fargo Bank, N.A..

We are required by federal law to notify you of the availability of government approved home ownership counseling agencies designed to help homeowners avoid losing their home. To obtain a list of approved counseling agencies for your state please call 1-800-569-4287. We urge you to give this matter your immediate attention.

If you would like to discuss the present condition of your loan, or if we can be of further assistance, please call one of our Loan Service Representatives at 1-800-416-1472, Monday through Thursday from 7:00 am - 9:00 pm, Friday from 7:00 am - 8:00 pm, Saturday from 8:00 am - 4:00 pm Central Time.

Sincerely,

Default Management Department  
Wells Fargo Home Mortgage





Where appropriate, Wells Fargo Home Mortgage is required to inform you that, as your account servicer, we are attempting to collect a debt, and any information obtained will be used for that purpose. However, if you are a customer involved in an active bankruptcy case or you received a discharge in a bankruptcy case where the account was not otherwise reaffirmed or excepted from discharge, then this notice is being provided to you for informational purposes only, and this is not a bill or a request for payment as to any such customer(s).

